

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: SHANARA C SMITH § Case No.: 08-04005
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§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/21/2008.
- 2) This case was confirmed on 04/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/24/2009.
- 6) Number of months from filing to the last payment: 17
- 7) Number of months case was pending: 20
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 22,850.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

| | |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 11,920.00 |
| Less amount refunded to debtor | \$ 1,657.63 |
| NET RECEIPTS | \$ 10,262.37 |

Expenses of Administration:

| | |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,849.00 |
| Court Costs | \$.00 |
| Trustee Expenses and Compensation | \$ 773.72 |
| Other | \$.00 |

TOTAL EXPENSES OF ADMINISTRATION

\$ 3,622.72

Attorney fees paid and disclosed by debtor \$ 651.00

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| CAPITAL ONE | UNSECURED | 5,685.00 | 5,185.29 | 5,185.29 | 21.66 | .00 |
| CAPITAL ONE | UNSECURED | NA | 758.32 | 758.32 | .00 | .00 |
| NISSAN MOTOR ACCEPTA | SECURED | 19,175.00 | 25,804.01 | 19,175.00 | 2,711.68 | 1,514.63 |
| DISCOVER FINANCIAL S | UNSECURED | 7,947.00 | 7,955.23 | 7,955.23 | 48.88 | .00 |
| CHASE HOME FINANCE L | OTHER | NA | NA | NA | .00 | .00 |
| CHASE HOME FINANCE L | OTHER | NA | NA | NA | .00 | .00 |
| CHASE HOME FINANCE L | SECURED | 133,000.00 | 132,195.20 | .00 | .00 | .00 |
| CHASE HOME FINANCE L | SECURED | NA | 3,930.71 | .00 | .00 | .00 |
| CHASE HOME FINANCE L | UNSECURED | 710.00 | NA | NA | .00 | .00 |
| PORTFOLIO RECOVERY A | UNSECURED | 3,609.00 | 3,609.76 | 3,609.76 | 15.08 | .00 |
| LVNV FUNDING LLC | UNSECURED | 3,951.00 | 4,092.31 | 4,092.31 | 17.09 | .00 |
| AT&T | UNSECURED | 146.00 | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 21,787.00 | 21,787.74 | 21,787.74 | 125.25 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 16,254.00 | 16,663.54 | 16,663.54 | 89.25 | .00 |
| BANK OF AMERICA | UNSECURED | 8,534.00 | 8,824.64 | 8,824.64 | 54.21 | .00 |
| BANK OF AMERICA | UNSECURED | 11,554.00 | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 16,316.00 | 16,316.03 | 16,316.03 | 87.39 | .00 |
| CHASE BANK USA | UNSECURED | 14,438.00 | 14,438.80 | 14,438.80 | 77.35 | .00 |
| CREDIT COLLECTION SE | UNSECURED | 26.00 | NA | NA | .00 | .00 |
| CITY OF CHICAGO WATE | UNSECURED | 240.00 | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 5,191.00 | 5,191.40 | 5,191.40 | 21.68 | .00 |
| HOME DEPOT | UNSECURED | 1,490.00 | NA | NA | .00 | .00 |
| PEOPLES GAS LIGHT & | UNSECURED | 2,163.00 | NA | NA | .00 | .00 |

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Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| ECAST SETTLEMENT COR | UNSECURED | 3,598.00 | 3,880.91 | 3,880.91 | 16.21 | .00 |
| CHASE HOME FINANCE L | OTHER | NA | NA | NA | .00 | .00 |
| CHASE MANHATTAN MORT | SECURED | NA | .00 | .00 | .00 | .00 |
| CHASE MANHATTAN MORT | SECURED | 148,106.00 | .00 | .00 | .00 | .00 |
| NISSAN MOTOR ACCEPTA | UNSECURED | 6,530.00 | .00 | 6,629.01 | 27.69 | .00 |
| SELECT PORTFOLIO SER | SECURED | 386,950.00 | 388,508.53 | .00 | .00 | .00 |
| SELECT PORTFOLIO SER | SECURED | 249,000.00 | 249,517.84 | .00 | .00 | .00 |
| WYNDHAM VACATION RES | SECURED | NA | .00 | .00 | .00 | .00 |
| ADT SECURITY SERVICE | UNSECURED | 133.00 | NA | NA | .00 | .00 |
| SELECT PORTFOLIO SER | SECURED | NA | 461.98 | 1,796.57 | 1,796.57 | .00 |
| RAVEN ADAMS | OTHER | NA | NA | NA | .00 | .00 |
| HENRY SMITH | OTHER | NA | NA | NA | .00 | .00 |
| PRA RECEIVABLES MANA | UNSECURED | NA | 3,598.01 | 3,598.01 | 15.03 | .00 |
| SELECT PORTFOLIO SER | SECURED | NA | 461.98 | .00 | .00 | .00 |
| CITY OF CHICAGO WATE | SECURED | NA | 294.72 | .00 | .00 | .00 |
| CITY OF CHICAGO WATE | SECURED | NA | 458.78 | .00 | .00 | .00 |

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Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | .00 | .00 | .00 |
| Mortgage Arrearage | 1,796.57 | 1,796.57 | .00 |
| Debt Secured by Vehicle | 19,175.00 | 2,711.68 | 1,514.63 |
| All Other Secured | .00 | .00 | .00 |
| TOTAL SECURED: | 20,971.57 | 4,508.25 | 1,514.63 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | .00 | .00 | .00 |
| Domestic Support Ongoing | .00 | .00 | .00 |
| All Other Priority | .00 | .00 | .00 |
| TOTAL PRIORITY: | .00 | .00 | .00 |
| GENERAL UNSECURED PAYMENTS: | 118,930.99 | 616.77 | .00 |

Disbursements:

| | |
|----------------------------|-------------|
| Expenses of Administration | \$ 3,622.72 |
| Disbursements to Creditors | \$ 6,639.65 |

TOTAL DISBURSEMENTS: \$ 10,262.37

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/15/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.